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(Official Form 1)	110/05/				nkruptcy Illinois` m							Volunta	ry P	etition
Name of Debtor (if Green, Rodea		enter Lasi	, First, Middle)):		N	ame of	Joint D	ebtor (Sp	ouse) (Last, F	First, Mic	ldle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):									the Joint Deb and trade nar		e last 8 years			
AKA Rodeana	a L Scrug	gs												
Last four digits of S	Soc. Sec./Con	nplete EI	N or other Tax	ID No.	(if more than one, s	tate all) L	ast four	digits o	of Soc. Se	c./Complete I	EIN or o	ther Tax ID N	O. (if mor	e than one, state all
Street Address of D 15830 Peggy Oak Forest, IL	Lane	Street, C	City, and State):				treet Ac	ddress o	f Joint De	ebtor (No. & S	Street, C	ity, and State)	:	
					ZIP Cod 60452	de							Г	ZIP Code
County of Residence Cook	ce or of the P	rincipal F	lace of Busines	ss:		C	ounty o	of Reside	ence or of	the Principal	l Place o	f Business:		
Mailing Address of	Debtor (if di	fferent fr	om street addre	ess):		N	Tailing A	Address	of Joint l	Debtor (if diff	ferent fro	om street addre	ess):	
					ZIP Cod	de							Г	ZIP Code
Location of Principa (if different from str			Debtor										l	
Type of Debtor (Fo (Check ■ Individual (inclu □ Corporation (inc	one box) udes Joint De	ebtors)	(Check	all appli e Busin	Business icable boxes.) ness Estate as defin	ned [☐ Chap	oter 7		Petition is Fi	led (Che ☐ Ch	le Under Whi eck one box) apter 15 Petiti a Foreign Mai	on for F	
☐ Partnership ☐ Other (If debtor i entities, check this	is not one of th	e above	in 11 U.S.C. § 101 (51B) Railroad Stockbroker				☐ Chap		☐ Cha	pter 12	☐ Ch	a Foreign Mar apter 15 Petiti a Foreign Non	on for F	Recognition
information reque State type of entity	ested below.)	ide the	☐ Commodity Broker ☐ Clearing Bank		-		- C.	hapter 13	ature of Deb	ts (Chec	k one box)			
			☐ Nonprofit under 15 U		zation qualified 501(c)(3)	i	Cons	umer/N	on-Busine	ess	☐ Bu	siness		
■ Full Filing Fee	,	g Fee (Ch	eck one box)			С	heck or	ne box:		Chapter	11 Deb	tors		
Filing Fee to be attach signed ap is unable to pay	plication for	the court	's consideration	n certify	ing that the de	t btor						in 11 U.S.C.		,
Filing Fee waive	er requested	(Applical	ole to chapter 7	individ	luals only). Mu	ıst C		or's aggi		ncontingent li an \$2 million.		d debts owed to	o non-ii	nsiders
Statistical/Adminis Debtor estimate	es that funds v	will be av								C 1	TH	IS SPACE IS FO	OR COU	RT USE ONLY
Debtor estimate available for dis				xciuaea	and administra	ative ex	penses p	paid, the	ere will be	e no runds				
Estimated Number of 1- 5	of Creditors 50- 100-	20	00- 1000-	500	01- 10,001-	25,00	01 4	50,001-	OVER					
49 9	99 199	99		10,0		50,00	00 1	100,000	100,000					
Estimated Assets											\dashv			
	\$50,001 to \$100,000	\$100,00 \$500,0		lion	\$1,000,001 to \$10 million	\$50 m	0,001 to nillion	\$100	0,001 to million □	More than \$100 million ☐				
Estimated Debts											\dashv			
\$0 to \$	\$50,001 to \$100,000	\$100,00 \$500,0		lion	\$1,000,001 to \$10 million	\$50 m	0,001 to	\$100	0,001 to million	More than \$100 million				

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(Official Form	1) (10/05)	1 age 2 01 40	FORM B1, Page 2	
Voluntary	y Petition	Name of Debtor(s): Green, Rodeana		
(This page mu	st be completed and filed in every case)	Green, Rodeana		
	Prior Bankruptcy Case Filed Within Last 8	Years (If more than one, attach addit	ional sheet)	
Location Where Filed:	Northern District Eastern Division	Case Number: 03B5951	Date Filed: 2/10/03	
	nding Bankruptcy Case Filed by any Spouse, Partner, or	· · · · · · · · · · · · · · · · · · ·	<u> </u>	
Name of Debto	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A		hibit B	
forms 10K as pursuant to S and is reques	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission section 13 or 15(d) of the Securities Exchange Act of 1934 string relief under chapter 11.) A is attached and made a part of this petition.	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code. X /s/ James L. Hardemon November 23, 2005 Signature of Attorney for Debtor(s) Date		
		James L. Hardemon		
	Exhibit C	Certification Conce by Individua	rning Debt Counseling l/Joint Debtor(s)	
	otor own or have possession of any property that poses or pose a threat of imminent and identifiable harm to public ety?	ľ	udget and credit counseling during	
☐ Yes, and	Exhibit C is attached and made a part of this petition.	☐ I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)		
	Information Regarding the Debte			
		•		
	Venue (Check any	y applicable box)		
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for			
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pending	in this District.	
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defendar	nt in an action or	
	Statement by a Debtor Who Resides	as a Tenant of Residential Property	7	
	Check all appli			
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)	
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and			
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	urt of any rent that would become due	during the 30-day period	

(Official Form 1) (10/05)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Green, Rodeana

Signatures Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Rodeana Green

Signature of Debtor Rodeana Green

 \mathbf{X}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 23, 2005

Date

Signature of Attorney

X /s/ James L. Hardemon

Signature of Attorney for Debtor(s)

James L. Hardemon 1126229

Printed Name of Attorney for Debtor(s)

Legal Remedies Chartered

Firm Name

8527 S. Stony Island Ave. Chicago, IL 60617

Address

312.419.1001 Fax: 312.419.1711

Telephone Number

November 23, 2005

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by §1515 of title 11 are attached.
- ☐ Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Form 6-Summary

United States Bankruptcy Court Northern District of Illinois `model plan

In re	Rodeana Green		Case No	
_		Debtor	,	
			Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

			AM	AMOUNTS SCHEDULED				
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER			
A - Real Property	Yes	1	0.00					
B - Personal Property	Yes	3	1,138.00					
C - Property Claimed as Exempt	Yes	1						
D - Creditors Holding Secured Claims	Yes	1		0.00				
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00				
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		94,258.00				
G - Executory Contracts and Unexpired Leases	Yes	1						
H - Codebtors	Yes	1						
I - Current Income of Individual Debtor(s)	Yes	1			3,873.93			
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,305.00			
Total Number of Sheets of ALL S	Schedules	16						
	Т	otal Assets	1,138.00					
		'	Total Liabilities	94,258.00				

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Form 6-Summ2 (10/05)

United States Bankruptcy Court Northern District of Illinois `model plan

In re	Rodeana Green		Case No.		
-		Debtor			
			Chapter	13	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	17,960.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	17,960.00

The foregoing information is for statistical purposes only under 28 U.S.C \S 159.

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Form B6A (10/05)

In re	Rodeana Green	Case No.	
-		Debtor	

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property Loint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

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Form B6B (10/05)

In re	Rodeana Green	Case No	
		Debtor	

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan,		Bank One Debtor states there is no monthly carryover balance	-	0.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Illiand Credit Union Debtor states there is no monthly carryover balance	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit with landlord in the amount of 1,700.00	-	0.00
4.	Household goods and furnishings, including audio, video, and computer equipment.		Household goods include bed, tv, vcr, couch, sofa, tables/chairs, entertainment center, appliances, kitchen utensils	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc. items include books, pictures, cd's and family hierlooms	-	50.00
6.	Wearing apparel.		Used personal clothing	-	100.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total > 650.00 (Total of this page)

² continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Rodeana Green	Case No.
-		Debtor ,

SCHEDULE B. PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Rodeana Green	Case No.

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	19	994 Nissan Maxima mileage 150,000	-	488.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 488.00 | | (Total of this page) | Total > 1,138.00 |

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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Form B6C (10/05)

Wearing Apparel
Used personal clothing

<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 1994 Nissan Maxima mileage 150,000

In re	Rodeana Green	Case No.	
•		Debtor	

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled uno (Check one box) 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3)	der: Check if debt \$125,000.	or claims a homestead exe	mption that exceeds
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings Household goods include bed, tv, vcr, couch, sofa, tables/chairs, entertainment center, appliances, kitchen utensils	735 ILCS 5/12-1001(b)	500.00	500.00
Books, Pictures and Other Art Objects; Collectibles Misc. items include books, pictures, cd's and amily hierlooms	735 ILCS 5/12-1001(a)	50.00	50.00

735 ILCS 5/12-1001(a)

735 ILCS 5/12-1001(c)

100.00

488.00

100.00

488.00

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Form B6D (10/05)

In re	Rodeana Green	Case No.	_
_		Debtor ,	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C§112; Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box is debtor has no elections		1011	ig secured claims to report on any penedule B.								
CDED MODIC VIA VE	CDEF PROPERTY AND COMMUNITY COMMUNITY COMMUNITY COMMUNITY AND COMMUNITY COMU										
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXF-XGEXF	UNLIQUIDATED	D I S P U T E D	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY			
Account No.				╹	T E						
			Value \$		D						
Account No.											
			Value \$								
			value \$	Н		Н					
Account No.			Value \$								
Account No.											
Value \$											
continuation sheets attached	Subtotal (Total of this page)										
	Total 0.00										
(Report on Summary of Schedules)											

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Form B6E (10/05)

In re	Rodeana Green	Case No.
_		Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C.§112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

of these three columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of

adjustment.

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Form B6F (10/05)

In re	Rodeana Green		Case No.	
-		Debtor		

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C.§112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity

on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in more than one of these three

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H C		CONTINGENT	UNLLQULD	DISPUTED	AMOUNT OF CLAIM
Account No. 319-66-7700			1994	ויד	D A T E D		
Chase P.O. Box 901039 Fort Worth, TX 76101		-	Consumer Debt		D		80.00
Account No. 422661035886 Chase 100 Duffy Avenue Hicksville, NY 11801		-	1998 Credit Card Purchases				
							5,471.00
Account No. 04M1182899 Chicago Municipal Ct. 1st Dist. Daley Center CHICAGO, IL 60602		-	2004 Judgment lien				16,175.00
Account No. 03M1101971 Chicago Municipal Ct. 1st Dist. Daley Center CHICAGO, IL 60602		-	2003 Judgment lien				12,587.00
_3 continuation sheets attached			(Total	bto			34,313.00

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Form B6F - Cont. (10/05)

In re	Rodeana Green	(Case No.
_		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) Account No. 02M1128076	CODEBTOR	Hu: H V	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	QUIDATE	SPUTED	AMOUNT OF CLAIM
Chicago Municipal Ct. 1st Dist. Daley Center CHICAGO, IL 60602		-	Judgment lien		D		1,086.00
Account No. 319-66-7700 Citi PO Box 6241 Sioux Falls, SD 57117		-	2000 Credit Card Purchases				12,237.00
Account No. 20265941 Ford Motor Credit PO Box542000 Omaha, NE 68154		-	1999 Repossession deficiency				24,020.00
Account No. 319-66-7700 GEMB/Exxxon Mobile P.O. Box 981400 El Paso, TX 79998		-	1993 Credit Card Purchases				1,179.00
Account No. 7155435 ILCollection Services 3101 West 95th Street Evergreen Park, IL 60805		_	2004 Consumer Debt				61.00
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			38,583.00

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Form B6F - Cont. (10/05)

In re	Rodeana Green	Case No	
		Dehtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	Hu H W J	I CONSIDERATION FOR CLAIM. IF CLAIM	CONTIN	UZLLQU	D I S P U T	AMC	OUNT OF CLAIM
(See instructions.) Account No. 82341148698	O R	С	IS SUBJECT TO SETOFF, SO STATE.	N G E N T	D A T	ĖD		
MBGA/Mobile			Credit Card Purchases	F	D	┝		
P.O. Box 9814000 El Paso, TX 79998		-						
								1,179.00
Account No. 6573113			2005 Collection					
Mutual Hospital Services 2525 N. Shadeland Ave Indianapolis, IN 46219		-						
								500.00
Account No. 5647795 Mutual Hospital Services 2525 N. Shadeland Ave Indianapolis, IN 46219		-	2003 Medical Bills					
								53.00
Account No. 6018011111182261 Roger and Hollands P.O. Box 879 Matteson, IL 60443	_	_	2000 Consumer Debt					
Account No. 3196677001046			2002	Ļ		igg		1,321.00
Sallie Mae 1002 Arthur Ave Lynn Haven, FL 32444		-	Student Loan					
					Ļ	Ļ		4,667.00
Sheet no. 2 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subi this				7,720.00

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Form B6F - Cont. (10/05)

In re	Rodeana Green	(Case No.
_		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	6	_		1 -	1	1-	
CREDITOR'S NAME,	o O	l '	sband, Wife, Joint, or Community	CON	N	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TINGEN	UNLIQUIDATE	ISPUTED	AMOUNT OF CLAIM
Account No. 3196677001046			2002	Т	T		
Sallie Mae 1002 Arthur Ave Lynn Haven, FL 32444		_	Student Loan		D		7,598.00
Account No. 3196677001016			2002	+		T	
Sallie Mae 1002 Arthur Ave Lynn Haven, FL 32444		_	Student Loan				
							498.00
Account No. 3196677001026			2002	T		T	
Sallie Mae 1002 Arthur Ave Lynn Haven, FL 32444		_	Student Loan				
							5,197.00
Account No. 319-66-7700			1999 Credit Card Purchases				,
Shell/Citi P.O. Box 6003 Hagerstown, MD 21747		_					240.00
Account No.				+			349.00
Sheet no. 3 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		I	[(Total of	Sub this			13,642.00
			(Report on Summary of S		Γota dule		94,258.00

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Form B6G (10/05)

In re	Rodeana Green	Case No	
_		, Debtor	

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 05-63601 Doc 1 Filed 11/23/05 Entered 11/23/05 13:05:28 Desc Main Document Page 18 of 46

Form B6H (10/05)

In re	Rodeana Green	Case No.	
_		Debtor	

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Form B6I (10/05)

In re	Rodeana Green		Case No.	
		Debtor(s)		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status:		s the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. DEPENDENTS OF DEBTOR AND SPOUSE							
Separated	RELATIONSHIP: None.	AGE:	GE:						
Employment:	DEBTOR		SPOUSE						
Occupation	Teacher								
Name of Employer	School District 149								
How long employed	12 years								
Address of Employer	202 Torrence Avenue Calumet City, IL 60409								
INCOME: (Estimate of av	rerage monthly income)		DEBTOR		SPOUSE				
	vages, salary, and commissions (Prorate if not paid monthly.)	\$_	5,838.84	\$_	N/A				
2. Estimate monthly overti	me	\$_	0.00	\$_	N/A				
3. SUBTOTAL		\$_	5,838.84	\$_	N/A				
4. LESS PAYROLL DEDU		•	999.68	•	N/A				
b. Insurance	ocial security	φ <u>-</u>	286.37	φ –	N/A				
c. Union dues		\$ <u>_</u>	130.00	\$ -	N/A				
d. Other (Specify):	Pension	\$ -	548.86	\$ -	N/A				
ar outer (Speens).		\$	0.00	\$	N/A				
5. SUBTOTAL OF PAYR	OLL DEDUCTIONS	\$_	1,964.91	\$_	N/A				
6. TOTAL NET MONTHI	LY TAKE HOME PAY	\$_	3,873.93	\$	N/A				
7. Regular income from op	eration of business or profession or farm. (Attach detailed statement) \$_	0.00	\$_	N/A				
8. Income from real proper	rty	\$_	0.00	\$_	N/A				
9. Interest and dividends		\$_	0.00	\$ _	N/A				
that of dependents list		or \$_	0.00	\$_	N/A				
11. Social security or other (Specify):	government assistance	\$	0.00	\$	N/A				
(Specify).		\$ <u></u>	0.00	\$ <u></u>	N/A				
12. Pension or retirement i	ncome	\$ -	0.00	\$ -	N/A				
13. Other monthly income		· -		· -					
(Specify):		\$_	0.00	\$	N/A				
		\$_	0.00	\$_	N/A				
14. SUBTOTAL OF LINE	S 7 THROUGH 13	\$_	0.00	\$	N/A				
15. TOTAL MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$_	3,873.93	\$	N/A				
16. TOTAL COMBINED	MONTHLY INCOME: \$ 3,873.93	(Re	port also on Sun	nmary	of Schedules)				

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Form B6J (10/05)

In re	Rodeana Green	Case No.	
		Debtor(s)	

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's finade bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	family. Pro rat	e any payments
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	plete a separate	schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	875.00
a. Are real estate taxes included? b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	350.00
b. Water and sewer	\$	0.00
c. Telephone	\$	140.00
d. Other Cable	\$	100.00
3. Home maintenance (repairs and upkeep)	\$	60.00
4. Food	\$	400.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	100.00 240.00
7. Medical and dental expenses	\$	350.00
8. Transportation (not including car payments)9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	60.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	75.00
c. Health	\$	0.00
d. Auto	\$	50.00
	\$	0.00
e. Other 12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the plan.)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	355.00
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	3,305.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:	e	
20. STATEMENT OF MONTHLY NET INCOME		
a. Total monthly income from Line 16 of Schedule I	\$	3,873.93
b. Total monthly expenses from Line 18 above	\$	3,305.00
c. Monthly net income (a. minus b.)	\$	568.93

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Form B6J (10/05)

In re Rodeana Green Case No.

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Expenditures:

Personal Care/Grooming	\$ 100.00
Repairs/Maintanance	\$ 125.00
Newspapers/Magazines	\$ 30.00
Tithe	\$ 100.00
Total Other Expenditures	\$ 355.00

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Official Form 6-Decl. (10/05)

United States Bankruptcy Court Northern District of Illinois `model plan

Rodeana Green		Case No.	
	Debtor(s)	Chapter	13
DECLARATION	N CONCERNING DEBTOR	R'S SCHEDUL	ES
DECLARATION UNDE	ER PENALTY OF PERJURY BY	INDIVIDUAL DI	EBTOR
I dealers under penalty of perio	were that I have read the foregoing ou	mmore and cahadul	as consisting of
1 1 1		•	
knowledge, information, and belief.	page page 1, and that are year true		cost of my
	I declare under penalty of perjuntage sheets [total shown on summary]	DECLARATION CONCERNING DEBTOR DECLARATION UNDER PENALTY OF PERJURY BY I declare under penalty of perjury that I have read the foregoing su sheets [total shown on summary page plus 2], and that they are true	Debtor(s) Chapter DECLARATION CONCERNING DEBTOR'S SCHEDUL. DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DI I declare under penalty of perjury that I have read the foregoing summary and schedul sheets [total shown on summary page plus 2], and that they are true and correct to the

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Debtor

Rodeana Green

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Official Form 7 (10/05)

United States Bankruptcy Court Northern District of Illinois `model plan

In re	Rodeana Green		Case No.	
		Debtor(s)	 Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$50,573.49 Approximate Income from Employment - YTD
\$52,358.00 Approximate Income from Employment - 2004
\$42,909.00 Approximate Income from Employment - 2003

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
NATURE OF PROCEEDING
3M1101971

Judgement
COURT OR AGENCY
AND LOCATION
Circuit Court of Cook County
Pending

Circuit court of Cook County
Pending

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Ford Motor Credit PO Box542000 Omaha, NE 68154 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN September 2005

DESCRIPTION AND VALUE OF PROPERTY 1999 Lincoln Navigator \$17,340.00

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None П

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND

VALUE OF GIFT

Red Cross

\$500.00 to Hurricane Katrina September 2005

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Remedies, Chartered 8527 S. Stony Island Chicago, IL 60617

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR Debtor 2005

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$200.00 Attorney fees paid up front \$274.00 Court Cost

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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

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18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

ADDRESS NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

....

NAME

NAME ADDRESS

6

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 23, 2005

Signature /s/ Rodeana Green
Rodeana Green
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court
Northern District of Illinois` model plan

In re	Rodeana Green		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMP	ENSATION OF ATTOR	NEY FOR DE	EBTOR(S)	
C	ursuant to 11 U.S.C. § 329(a) and Bankruptcy ompensation paid to me within one year before the e rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy,	or agreed to be pai	d to me, for services	
	For legal services, I have agreed to accept		\$	1,000.00	
	Prior to the filing of this statement I have receive	ed	\$	200.00	
	Balance Due		\$	800.00	
2. \$	274.00 of the filing fee has been paid.				
3. T	he source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. T	he source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5. I	I have not agreed to share the above-disclosed co	ompensation with any other person u	inless they are mem	bers and associates of	my law firm.
	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the				y law firm. A
a. b. c.	n return for the above-disclosed fee, I have agreed to Analysis of the debtor's financial situation, and re Preparation and filing of any petition, schedules, and Representation of the debtor at the meeting of crease. [Other provisions as needed] Negotiations with secured creditors reaffirmation agreements and applied 522(f)(2)(A) for avoidance of liens on	ndering advice to the debtor in deter statement of affairs and plan which in ditors and confirmation hearing, and to reduce to market value; e cations as needed; preparation	rmining whether to may be required; d any adjourned hea exemption plann	file a petition in bank rings thereof; ing; preparation a	and filing of
7. B	y agreement with the debtor(s), the above-disclosed Representation of the debtors in any any other adversary proceeding.	fee does not include the following a dischargeability actions, judio	service: cial lien avoidand	ces, relief from sta	y actions or
		CERTIFICATION			
	certify that the foregoing is a complete statement onkruptcy proceeding.	of any agreement or arrangement for	r payment to me for	r representation of the	e debtor(s) in
Dated:	November 23, 2005	/s/ James L. Harde	emon		
		James L. Hardemo Legal Remedies C 8527 S. Stony Isla Chicago, IL 60617 312.419.1001 Fax	hartered nd Ave.		

02/03/04 rev.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS 'MODEL PLAN

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN **CHAPTER 13 DEBTORS AND THEIR ATTORNEYS** (Model Retention Agreement)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to expect certain services to be performed by their attorneys, but again, debtors have responsibilities to their attorneys also. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case before the bankruptcy court.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES [Check one option.]

□ Option A: flat fee through confirmation

1a. Pre-confirmation services. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case, unless otherwise ordered by the court. For all of the services outlined above, required to be provided before confirmation of a plan, the attorney will be paid a fee of \$ __N/A __. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for preconfirmation services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

1b. *Post-confirmation services*. Compensation for services required after confirmation will be in such amounts as are allowed by the court, on application accompanied by an itemization of the services rendered, showing the date, time, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified that the debtor may appear in court to object.

■ Option B: flat fee through case closing

1. Any attorney retained to represent a debtor

in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of \$ **1,000.00** . In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to

2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed before confirmation (Option A) or completion of plan payments (Option B), unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.

object.

3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

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- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

Date: November 23, 2005		
Total fee to be paid for attorney's services: \$1,000.00 (Do not sign if this line is blank.)		
Signed:		
/s/ Rodeana Green	/s/ James L. Hardemon	
Rodeana Green	James L. Hardemon	
	Attorney for Debtor(s)	
Debtor(s)		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS ` MODEL PLAN

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$274)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 (10/05)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

James L. Hardemon	old X /s/ James L. Hardemon	November 23, 2005
Printed Name of Attorney	Signature of Attorney	Date
Address:		
8527 S. Stony Island Ave.		
Chicago, IL 60617		
312.419.1001		
I (We), the debtor(s), affirm that I (we) have 1	Certificate of Debtor received and read this notice.	
Rodeana Green	χ /s/ Rodeana Green	November 23, 2005
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	

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United States Bankruptcy Court Northern District of Illinois `model plan

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In re	Rodeana Green		Case No.	
		Debtor(s)	Chapter 13	
	VE	ERIFICATION OF CREDITOR N	MATRIX	
		Number of	f Creditors:	12
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of credi	tors is true and correct to t	he best of my
Date:	November 23, 2005	/s/ Rodeana Green Rodeana Green		
		Signature of Debtor		

Chase P.O. Box 901039 Fort Worth, TX 76101

Chase 100 Duffy Avenue Hicksville, NY 11801

Chicago Municipal Ct. 1st Dist. Daley Center CHICAGO, IL 60602

Citi PO Box 6241 Sioux Falls, SD 57117

Ford Motor Credit PO Box542000 Omaha, NE 68154

GEMB/Exxxon Mobile P.O. Box 981400 El Paso, TX 79998

ILCollection Services 3101 West 95th Street Evergreen Park, IL 60805

MBGA/Mobile P.O. Box 9814000 El Paso, TX 79998

Mutual Hospital Services 2525 N. Shadeland Ave Indianapolis, IN 46219

Roger and Hollands P.O. Box 879 Matteson, IL 60443

Sallie Mae 1002 Arthur Ave Lynn Haven, FL 32444 Shell/Citi P.O. Box 6003 Hagerstown, MD 21747

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Form B22C (Chapter 13) (10/05)

In re	Rodeana Green	According to the calculations required by this statement:
	Debtor(s)	☐ The applicable commitment period is 3 years.
Case Number:		■ The applicable commitment period is 5 years.
	(If known)	■ Disposable income is determined under § 1325(b)(3).
		☐ Disposable income is not determined under § 1325(b)(3).
		(Check the box as directed in Lines 17 and 23 of this statement.)

STATEMENT OF CURRENT MONTHLY I NCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE I NCOME FOR USE IN CHAPTER 13

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME				
	Marital/filing status. Check the box that applies and complete the balance of this part of this state	ment	as directed.		
1	a. D Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.				
	b. 📕 Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Inco	me")) for Lines 2-10	1.	
	All figures must reflect average monthly income for the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If you received different				Column B
	amounts of income during these six months, you must total the amounts received during the six		Debtor's		Spouse's
	months, divide this total by six, and enter the result on the appropriate line.		Income		Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	5,389.70	\$	0.00
	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference on Line 3. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.	1			
3	a. Gross receipts			1	
	b. Ordinary and necessary business expenses \$ 0.00 \$ 0.00	H		1	
	c. Business income Subtract Line b from Line a	\$	0.00	\$	0.00
4	Rents and other real property income. Subtract Line b from Line a and enter the difference on Line 4. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV. Debtor Spouse			Ψ	
7	a. Gross receipts \$ 0.00 \$ 0.00			l	
	b. Ordinary and necessary operating expenses \$ 0.00 \$ 0.00			1	
	c. Rental income Subtract Line b from Line a	\$	0.00	\$	0.00
5	Interest, dividends, and royalties.	\$	0.00	\$	0.00
6	Pension and retirement income.	\$	0.00	\$	0.00
7	Regular contributions to the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include contributions from the debtor's spouse if Column B is completed.	\$	0.00	\$	0.00
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:	1			
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$ 0.00	\$	0.00	\$	0.00
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Debtor Spouse	1			
	a. \$ \$				
	b. \$ \$	\$	0.00	\$	0.00
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$	5,389.70	\$	0.00
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$			5,389.70

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	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOR)	
12	Enter the amount from Line 11	\$	5,389.70
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT regularly contributed to the household expenses of you or your dependents. Otherwise, enter zero.	\$	0.00
14	Subtract Line 13 from Line 12 and enter the result.	\$	5,389.70
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$	64,676.40
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		
	a. Enter debtor's state of residence: L b. Enter debtor's household size: 2	\$	51,572.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable comparts" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts III The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable 5 years" at the top of page 1 of this statement and continue with Part III of this statement.	, IV, V	or VI.

Par	t III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABI	LE I	NCOME
18	Enter the amount from Line 11.	\$	5,389.70
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter the amount of the income listed in Line 10, Column B that was NOT regularly contributed to the household expenses of you or your dependents. If you are unmarried or married and filing jointly with your spouse, enter zero.	\$	0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$	5,389.70
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$	64,676.40
22	Applicable median family income. Enter the amount from Line 16.	\$	51,572.00
23	 Application of § 1325(b)(3). Check the applicable box and proceed as directed. ■ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. □ The amount on Line 21 is less than the amount on Line 22. Check the box for "Disposable income in under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete. 	is not d	etermined

	Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)		
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS	S)	
24	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$ 1,020.00	
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$ 386.00	

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25B	of the availa Month	Il Standards: housing and utilities; mortgage/rent es IRS Housing and Utilities Standards; mortgage/rent expense for yible at www.usdoj.gov/ust/ or from the clerk of the bankruptcy counly Payments for any debts secured by your home, as stated in Lin in Line 25B. Do not enter an amount less than zero.	your county and family size (this inform ort); enter on Line b the total of the Ave	ation is erage	
	a.	IRS Housing and Utilities Standards; mortgage/rental Expense	\$	941.00	
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	0.00	
	C.	Net mortgage/rental expense	Subtract Line b from Line a.		\$ 941.00
26	25A a Stand	Il Standards: housing and utilities; adjustment. If yound 25B does not accurately compute the allowance to which you a lards, enter any additional amount to which you contend you are expace below:	re entitled under th IRS Housing and U	tilities	\$ 0.00
27	You a vehicl Check	Il Standards: transportation; vehicle operation/publing entitled to an expense allowance in this category regardless of view and regardless of whether you use public transportation. It is the number of vehicles for which you pay the operating expenses led as a contribution to your household expenses in Line 7.	whether you pay the expenses of opera	Ü	
2,	numb	■ 1 □ 2 or more. the amount from IRS Transportation Standards, Operating Costs are of vehicles in the applicable Metropolitan Statistical Area or Cenusdoj.gov/ust/ or from the clerk of the bankruptcy court.)			\$ 329.00
28	vehicl than t 1 Enter, www. Payme	Il Standards: transportation ownership/lease expenses for which you claim an ownership/lease expense. (You may not two vehicles.) 2 or more. in Line a below, the amount of the IRS Transportation Standards usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in ents for any debts secured by Vehicle 1, as stated in Line 47; subtes. Do not enter an amount less than zero.	claim an ownership/lease expense for , Ownership Costs, First Car (available Line b the total of the Average Monthl	more at y	
	a.	IRS Transportation Standards, Ownership Costs, First Car	\$	475.00	
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	0.00	
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		\$ 475.00
29	you check Enter, www. Payme	Il Standards: transportation ownership/lease expensecked the "2 or more" Box in Line 28. in Line a below, the amount of the IRS Transportation Standards usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in ents for any debts secured by Vehicle 2, as stated in Line 47; subt 29. Do not enter an amount less than zero. IRS Transportation Standards, Ownership Costs, Second Car	, Ownership Costs, Second Car (availa Line b the total of the Average Monthl	ble at y	
		Average Monthly Payment for any debts secured by Vehicle 2,	rt.	0.00	
	b. c.	as stated in Line 47 Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	0.00	\$ 0.00
30	Othe	er Necessary Expenses: taxes. Enter the total average moral, state, and local taxes, other than real estate and sales taxes, so security taxes, and Medicare taxes. Do not include real estate	nthly expense that you actually incur found as income taxes, self employment		\$ 922.78
31	deduc	er Necessary Expenses: mandatory payroll deduction tions that are required for your employment, such as mandatory r m costs. Do not include discretionary amounts, such as non	etirement contributions, union dues, a		\$ 506.64

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32	Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.			\$	0.00
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in line 49.		\$	0.00	
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar consider is available.		\$	400.00	
35	Labildagea Do not include novements made for abildron's advection		\$	0.00	
36	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include			\$	264.34
37	you actu	ally pay for cell phones, pagers, call waiting, callery for the health and welfare or you or your deper	on services. Enter the average monthly expenses that er identification, special long distance, or internet services and ents. Do not include any amount previously	\$	100.00
38	Total E	Expenses Allowed under IRS Standards	S. Enter the total of Lines 24 through 37.	\$	5,344.76
		·	xpense Deductions under § 707(b)	Φ	0,044.70
		·	enses that you have listed in Lines 24-37		
		Insurance, Disability Insurance, and I monthly amounts that you actually expend in each	Health Savings Account Expenses. List the ch of the following categories and enter the total.		
39	a.	Health Insurance	\$ 0.00		
39	b.	Disability Insurance	\$ 0.00		
	C.	Health Savings Account	\$ 0.00		
	<u> </u>		Total: Add Lines a, b, and c	\$	0.00
40	expenses or disabl	s that you will continue to pay for the reasonable	chold or family members. Enter the actual monthly and necessary care and support of an elderly, chronically ill, rimmediate family who is unable to pay for such expenses.	\$	0.00
41	Protec maintain	tion against family violence. Enter any av	verage monthly expenses that you actually incurred to nce Prevention and Services Act or other applicable federal	D	
42	the aver-	age monthly amount by which your home energy	te specified by the IRS Local Standards. Enter costs exceed the allowance in the IRS Local Standards for stee with documentation demonstrating that the sary.	\$	0.00
43	you actu children	ally incur, not to exceed \$125 per child, in provid less than 18 years of age. You must provide yo additional amount claimed is reasonable ar	ess than 18. Enter the average monthly expenses that ling elementary and secondary education for your dependent our case trustee with documentation demonstrating and necessary and not already acconted for in the IRS	\$	0.00
44	expenses percent of bankrups	s exceed the combined allowances for food and a of those combined allowances. (This information i	te average monthly amount by which your food and clothing pparel in the IRS National Standards, not to exceed five is available at www.usdoj.gov/ust/ or from the clerk of the ee with documentation demonstrating that the sary.	\$	0.00
45	Contin		mount that you will continue to contribute in the form of	\$	0.00
46	Total A	Additional Expense Deductions under §	3 707(b). Enter the total of Lines 39 through 45.	ĺ	0.00
	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.		\$	0.00	

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	5	Subpart C: Deductions for De	bt Payment		
47	you own, list the name of creditor, ide The Average Monthly Payment is the following the filing of the bankruptcy of	claims. For each of your debts that is s ntify the property securing the debt, and otal of all amounts contractually due to ase, divided by 60. Mortgage debts sho If necessary, list additional entries on a	d state the Average Monthly Paymeach Secured Creditor in the 60 null include payments of taxes and	nent. nonths	
	Name of Creditor	Property Securing the Debt	60-month Average Pay	ment	
	aNONE-		\$		
			Total: Add	Lines \$	0.00
48	securing the debt is necessary for you deductions 1/60th of the amount that to maintain possession of the property list additional entries on a separate page.	<u> </u>	ents, you may include in your the default (the "cure amount") i chart and enter the total. If nece	n order ssary,	
	Name of Creditor	Property Securing the Debt in Defaul		nount	
	aNONE-		\$		
			Total: Add	Lines \$	0.00
49	Payments on priority claims. alimony claims), divided by 60.	Enter the total amount of all priority clain	ms (including priority child suppor	t and \$	0.00
	Chapter 13 administrative ex resulting administrative expense.	penses. Multiply the amount in Line a l	by the amount in Line b, and ente	er the	
	a. Projected average monthly Cl	napter 13 plan payment.	\$ 617	7.93	
50	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of				
	the bankruptcy court.)			8.30	
		ve expense of Chapter 13 case	Total: Multiply Lines a and b	\$	51.29
	c. Average monthly administration	TO EXPENSE OF CHAPTER TO CASE			
51		ment. Enter the total of Lines 47 through	ugh 50.	\$	51.29
51	Total Deductions for Debt Pay	· ·		\$	51.29

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)					
53	Total current monthly income. Enter the amount from Line 20.				
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, included in Line 7, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.		0.00		
55	Qualified retirement deductions. Enter the monthly average of (a) all contributions or wage deductions made to qualified retirement plans, as specified in § 541(b)(7) and (b) all repayments of loans from retirement plans, as specified in § 362(b)(19).		0.00		
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.		5,396.05		
57	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, and 56 and enter the result.	\$	5,396.05		
58	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 57 from Line 53 and enter the result.	\$ -6.35			

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Form B22C (Chapter 13) (10/05)

Part VI. ADDITIONAL EXPENSE CLAIMS									
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.								
59		Expense Description	Monthly Amount						
	a.		\$						
	b.		\$						
	C.		\$						
	А		\$						

			Part VII	. VERIFICATION	
60	I declare und must sign.)	er penalt Date:	y of perjury that the information provi	ded in this statement is tru Signature:	Je and correct. (If this is a joint case, both debtors /s/ Rodeana Green Rodeana Green (Debtor)

Total: Add Lines a, b, c and d